

Is your business struggling with the high costs of health care?

Please join **First District Congressman Gil Gutknecht** for an important discussion about one way we can **LOWER HEALTH CARE COSTS** for employers and insurance premiums for individuals.

The panel discussion will present an overview of Health Savings Accounts (HSAs) as well as the benefits for employers and employees:

Congressman Gil Gutknecht
J. Patrick Rooney, *Chairman Emeritus,*
Golden Rule Insurance Company
Russ Huffer, *Chairman and CEO,*
Apogee
Dick Nelson, *Minnesota Police Relief*
Association, Minneapolis Retired
Police Officers Association,
Minnesota Police Pension Council
Dan Perrin, *Executive Director,*
HSA Coalition

Chamber of Commerce and NFIB
members are invited to participate.

Hope to see you there!



Date: Friday, April 22, 2005
Time: 10am to 12pm
Place: Owatonna College and University Center, Room 140
965 Alexander Drive SW

Questions: Congressman Gutknecht's Office
800-862-8632 or 507-252-9841
Suggested RSVP to Julie Fiesel
in Congressman Gutknecht's Office.